



Pre-contract disclosure for medical insurance plans for Work Permit and S Pass Holders

PRODUCT NAME: TIQ MAID INSURANCE

This product provides coverage for the following features that comply with the Ministry of Manpower's (MOM) enhanced Medical Insurance requirements¹:

	Yes/No
Annual claim limit of at least \$60,000, inclusive of a first-dollar cover of \$15,000	Yes
For portion of the bill above \$15,000, the employer must co-pay up to 25% (to the hospital)	Yes
Exclusions are in line with MOM's list of allowable exclusions ²	Yes
Age-differentiated premiums are in 2 age bands: (1) ≤50 years old and (2) >50 years old	Implementation Date: Before 1 July 2025
Insurers will reimburse our portion of the hospital bill to hospitals directly upon admissibility of the medical claim	



¹Scan the QR code for MOM's press release on the enhanced medical insurance.

²Refer to [Annex](#) of the press release for the list of allowable exclusions.